UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF WASHINGTON

In re:	A was Williams	Case No.	
Celena Ann Williams		CHAPTER 13 PLAN	
		X Original AMENDED	
		AMENDED	
	Debtor(s).	Date: March 7, 2019	
I.	Disclosure of Nonstandard Provisions and Plan's Moo	dification of Secured Debt:	
	A. Does this plan contain any nonstandard provisions (c	heck one)?	
	X Yes		
	No		
	B. Does this plan limit the amount of a secured claim bas	sed on a valuation of the collateral for the claim	
	(check one)? Yes		
	X No		
	C. Does this plan avoid a security interest or lien (check	one)?	
	Yes	,	
	<u>X</u> No		
		on above or made no selection, any nonstandard provision or	
		claim based on a valuation of the collateral or to avoid a security	
		on 1.B or Section 1.C, the Debtor may seek to limit the amount of a	
proceed		or avoid a security interest or lien through a motion or an adversary	
ргоссск	illig.		
II.	Means Test Result and Plan Duration:		
	Debtor is (check one):		
	a below median income debtor with a 36 month		
	\mathbf{X} an above median income debtor with a 60 mont	h applicable commitment period	
The pla	m's length shall not be less than the Debtor's applicable co	mmitment period unless the plan either provides for payment in full	
		post-confirmation. If the Debtor is below median income, then the	
		er the first payment is due if necessary to complete the plan	
_			
1II.	Plan Payments to the Trustee:		
	later than 30 days after the order for relief, the Debtor sha	Il commence making payments to the Trustee as follows:	
	A. AMOUNT: \$ 300.00		
	B. FREQUENCY (check one):		
	X Monthly		
	Twice per month		
	Every two weeks		
	Weekly		
	C. TAX REFUNDS: The Debtor (check one):	Committed refunds shall be paid in addition to the plan payment	
	amount stated above.	Committee retunes shall be paid in addition to the plan payment	
		the plan. If no selection is made, tax refunds are committed.	
		from the Debtor's wages unless otherwise agreed to by the Trustee	
	or ordered by the Court.	2 color of me indice	
	E. OTHER:		

IV. Distribution of Plan Payments by the Trustee:

Upon confirmation of the plan, the Trustee shall disburse funds received in the following order and creditors shall apply them accordingly, provided that disbursements for domestic support obligations and federal taxes shall be applied according to applicable non-bankruptcv law: ADMINISTRATIVE EXPENSES: A. 1. Trustee. The percentage set pursuant to 28 USC §586(e). 2. Other administrative expenses. As allowed pursuant to 11 USC §§ 507(a)(2) or 707(b). 3. The Debtor's Attorney's Fees: Pre-confirmation attorney's fees and/or costs and expenses are estimated to be \$ **4,000.00** . \$ **700.00** was paid prior to filing. Approved attorney compensation shall be paid as follows (check one): a. X Prior to all creditors b. Monthly payments of \$ c. All remaining funds available after designated monthly payments to the following creditors: . . d. Other: . If no selection is made, approved compensation will be paid after the monthly payments specified in Sections IV.B and IV.C. B. CURRENT DOMESTIC SUPPORT OBLIGATIONS: Creditor Monthly amount -NONE-C. SECURED CLAIMS: Only creditors holding allowed secured claims specified below or provided in Section X will receive payment from the Trustee. Unless ranked otherwise, payments to secured creditors will be disbursed at the same level. Secured creditors shall retain their liens until the earlier of payment of the underlying debt, determined under nonbankruptcy law, or discharge under 11 U.S.C. § 1328. Secured creditors shall not assess any late charges, provided payments from the plan to the secured creditor are current, subject to the creditor's rights under state law if the case is dismissed. The interest rates in the plan control except that (a) a lower interest rate included in a creditor's proof of claim shall control; and (b) the interest rate included in a creditor's proof of claim for a claim secured by a mortgage or deed of trust on real property shall control, unless otherwise provided in Section X or ordered following an objection to a proof of claim or in an adversary proceeding. If the interest rate is left blank, the interest rate shall be 12% except that the interest rate for arrearages on claims secured by a mortgage or deed of trust on real property shall be 0%. For claims secured by personal property, the monthly payment amounts in the plan control. For claims secured by real property, the monthly payment amounts in the creditor's proof of claim and notice of payment change control unless otherwise provided in Section X. If overall plan payments are sufficient, the Trustee may increase or decrease post-petition installments for ongoing mortgage payments, homeowner's dues and/or real property tax holding accounts based on changes in interest rates, escrow amounts, dues and/or property taxes. Payments on Claims, or Non-Escrowed Postpetition Property Tax Holding Accounts, Secured Only by Security Interest in the Debtor's Principal Residence (Interest included in payments at contract rate, if applicable): Ongoing Payments: Rank **Monthly Payment** Creditor Collateral -NONE-

Rank Payment Creditor Collateral Sured Rate

Solution Sol

2. Payments on Claims, or Non-Escrowed Postpetition Property Tax Holding Accounts, Secured by Real Property Other than the Debtor's Principal Residence:

Monthly

Cure Payments:

Interest

Arrears to be

Ongoin	g Payments:				
Rank	Monthly Paymer \$	nt <u>Creditor</u>	<u>Collateral</u>		Interest Rate
Cure Pa	yments: Monthly			Arrears to be	Interest
Rank	Payment \$	Creditor -NONE-	<u>Collateral</u>	<u>Cured</u> \$\$	Rate %
	3.	Payments on Clair	ims Secured by Personal Property:		
interest other pe pre-con	in any motor vehicle ersonal property acqui firmation adequate pro on Monthly Payment	acquired for the persona red within one year precotection payments shall	ne allowed proof of claim for a purell use of the Debtor within 910 day reding the filing date of the petition be paid by the Trustee in the amounts stated as the "Monthly Payme	s preceding the filing date of the as specified below. The Debt nts stated as the "Pre-Confirm"	or stipulates that ation Adequate
Rank	Monthly	Creditor	Collateral	Pre-Confirmation Adequate Protection	Interest Rate
Kank	Payment \$	-NONE-	<u>Conateran</u>	Monthly Payment \$	Kate %
as the "specifie	Pre-Confirmation Add d below after the cred Monthly	equate Protection Month itor files a proof of clair	Debtor's Value of		Payment" as Interest
Rank	Payment \$	<u>Creditor</u> -NONE-	\$ Collateral	Monthly Payment \$	Rate %
	e. NONPRIOR secured, administrate The Trustee shall paragraph and the secured of	S.C. § 507(a). RITY UNSECURED Clive and priority unsecure y filed and allowed non secure 5.00.	Cull, on a pro rata basis, of filed and LAIMS: No funds shall be paid to red creditors are paid in full, provid priority unsecured claims as follows y classified nonpriority unsecured of	nonpriority unsecured creditor ed that no claim shall be paid ts (check one):	s until all pefore it is due.
Rank	<u>Creditor</u> -NONE-	Amount o	of Claim Percentage to be Pa	id Reason for Special Cl	<u>assification</u>

V. Direct Payments to be made by the Debtor and not by the Trustee:

The following claims shall be paid directly by the Debtor according to the terms of the contract or support or withholding order, and [Local Bankruptcy Form 13-4, eff. 12/17]

shall receive no payments from the Trustee. (Payment stated shall not bind any party.)

A. DIRECT PAYMENT OF DOMESTIC SUPPORT OBLIGATIONS:

-NONE-	S Current Monthly S S	upport Obligation M \$	Ionthly Arrearage Payment
В.	OTHER DIRECT PAYMENTS:		
Creditor Chase Mortgage	Nature of Debt First Mortgage	Amount of Clain \$ 301.262.00	<u>Monthly Payment</u> \$ 1.767.00

VI. Secured Property Surrendered:

The secured property described below will be surrendered to the following named creditors on confirmation.

The Debtor requests that upon confirmation, each creditor (including successors and assigns) to which the Debtor is surrendering property pursuant to this section be granted relief from the stays of 11 U.S.C. §§ 362(a) and 1301(a) to enforce its security interest against the property including taking possession and sale.

Creditor -NONE-

Property to be Surrendered

VII. Executory Contracts and Leases:

The Debtor will assume or reject executory contracts or unexpired leases as specified below. Assumption will be by separate motion and order, and any cure and/or continuing payments will be paid directly by the Debtor under Section V, unless otherwise specified in the plan. Any executory contract or unexpired lease not assumed pursuant to 11 U.S.C § 365(d) is rejected. If rejected, upon confirmation the creditor is granted relief from the stays of 11 U.S.C. §§ 362(a) and 1301(a) with respect to the property which is the subject of the rejected contract or lease, and any allowed unsecured claim for damages shall be paid under Section IV.E.

Contract/Lease -NONE-

Assumed or Rejected

VIII. Property of the Estate:

Property of the estate is defined in 11 U.S.C. § 1306(a). Unless otherwise ordered by the Court, property of the estate in possession of the Debtor on the petition date shall vest in the Debtor upon confirmation. However, the Debtor shall not lease, sell, encumber, transfer or otherwise dispose of any interest in real property or personal property without the Court's prior approval, except that the Debtor may dispose of unencumbered personal property with a value of \$10,000 or less without the Court's approval. Property (including, but not limited to, bonuses, inheritances, tax refunds or any claim) acquired by the Debtor post-petition shall vest in the Trustee and be property of the estate. The Debtor shall promptly notify the Trustee if the Debtor becomes entitled to receive a distribution of money or other property (including, but not limited to, bonuses, inheritances, tax refunds or any claim) with a value in excess of \$2,500, unless Section X specifically provides for the Debtor to retain the money or property.

IX. Liquidation Analysis Pursuant to 11 USC § 1325(a)(4)

The liquidation value of the estate is \$_4,117.20_. To obtain a discharge, the Debtor must pay the liquidation value or the total of allowed priority and nonpriority unsecured claims, whichever is less. Under 11 U.S.C. §§ 1325(a)(4) and 726(a)(5), interest on allowed unsecured claims under Section IV.D and IV.E shall be paid at the rate of __ % per annum from the petition date (no interest shall be paid if left blank).

X. Nonstandard Provisions:

All nonstandard provisions of this plan are set forth in this section and separately numbered. Any nonstandard provision placed elsewhere in this plan is void. Any modifications or omissions to the form plan not set forth in this section are void.

A. Debtor's retirement loan of \$633.30 will payoff in 3/21 and Plan payments will increase by the same at that time.

By filing this plan, the attorney for the Debtor(s) or the Debtor(s) if not represented by an attorney certify that the wording and order of the provisions in this plan are identical to those contained in Local Bankruptcy Form 13-4, other than any nonstandard provisions included in Section X.

(Signature Page)

/s/ Ellen Ann Brown	/s/ Celena Ann Williams	March 7, 2019
Ellen Ann Brown 27992	Celena Ann Williams	Date
Attorney for Debtor(s)	DEBTOR	
March 7, 2019		
Date	DEBTOR	Date

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	(check one)? Yes		
	X No		
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	Yes	,	
	<u>X</u> No		
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Interest

Arrears to be

(In	COINC	Paymente	٠
\////	201112	Payments	
	0		

Ongoin	g Payments:				
Rank	Monthly Paymer	nt <u>Creditor</u>	Collateral		Interest <u>Rate</u>
Cure Pa	nyments:				
Rank	Monthly Payment	<u>Creditor</u> -NONE-	Collateral	Arrears to be Cured	Interest Rate
interest other pe pre-con	in any motor vehicle ersonal property acqui firmation adequate pr	a. 910 Collater atract balance stated in acquired for the perso ared within one year protection payments sha	laims Secured by Personal Property al. the allowed proof of claim for a pure of the Debtor within 910 days are ceding the filing date of the petitill be paid by the Trustee in the amounts stated as the "Monthly Payr	urchase-money security ays preceding the filing date of too as specified below. The Debounts stated as the "Pre-Confirm"	tor stipulates that nation Adequate
proof of		Creditor -NONE-	<u>Collateral</u>	Pre-Confirmation Adequate Protection Monthly Payment \$	Interest Rate
collater as the "	al. The Debtor stipula Pre-Confirmation Add	tes that pre-confirmati	rsary proceeding, for a security interior adequate protection payments southly Payment" or, if blank, in the anaim. Debtor's Value of	shall be paid by the Trustee in th	ne amounts stated Payment" as
Rank	Payment \$	Creditor -NONE-	<u>Collateral</u> <u>Collateral</u>	Monthly Paymen \$	•
	D. PRIORITY order stated in 11 U.		n full, on a pro rata basis, of filed a	nd allowed claims entitled to pr	iority in the
	secured, administrat	ive and priority unsec	CLAIMS: No funds shall be paid to ured creditors are paid in full, prov onpriority unsecured claims as follo	ided that no claim shall be paid	
	100% At least \$ 54	<u>75</u> .			
	The Trustee shall pa	y the following specia	ally classified nonpriority unsecured	d claims prior to other nonpriori	ty unsecured
Rank	Creditor -NONE-	Amoun \$	t of Claim Percentage to be I	Paid Reason for Special C	lassification

Direct Payments to be made by the Debtor and not by the Trustee: V.

The following claims shall be paid directly by the Debtor according to the terms of the contract or support or withholding order, and [Local Bankruptcy Form 13-4, eff. 12/17]

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(Signature Page)

/s/ Ellen Ann Brown	/s/ Celena Ann Williams	March 7, 2019
Ellen Ann Brown 27992	Celena Ann Williams	Date
Attorney for Debtor(s)	DEBTOR	
March 7, 2019		
Date	DEBTOR	Date